Medicare Hospice Benefits

a special way of caring for people who have a terminal illness

This is the official government publication for Medicare hospice benefits with important information about:

- The hospice program and who is eligible.
- Your Medicare hospice benefits.
- How to find a hospice program.
- Where you can get more help.

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Medicare Hospice Benefits

(Finding what you want to know)

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Medicare Hospice Benefits isn't a legal document. The official Medicare program provisions are contained in the relevant laws, regulations, and rulings.

The information in this booklet was correct when it was printed. Changes may occur after printing. For the most up-to-date version, look at www.medicare.gov on the web. Select "Publications." Or, call 1-800-MEDICARE (1-800-633-4227). A Customer Service Representative can tell you if the information has been updated. TTY users should call 1-877-486-2048.

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Medicare Hospice Benefits

What is hospice?

Hospice is a special way of caring for people who are terminally ill. Hospice care also helps the family of people who are terminally ill. This care includes physical care and counseling. A public agency or private company approved by Medicare can give hospice care. Hospice is for all age groups during their final stages of life, including children, adults, and the elderly. The goal of hospice is to care for you and your family if you are terminally ill, not to cure your illness.

"When my wife was ill,... hospice arranged for a volunteer to come in one day a week so that I could go to the grocery store, or do whatever needed to be done."
—Max,
Husband of a former hospice patient

If you qualify for hospice care, you can get medical and support services, including nursing care, medical social services, doctor services, counseling, homemaker services, and other types of services (see page 4). You will have a team of doctors, nurses, home health aides, social workers, counselors, and trained volunteers available to help you and your family cope with your illness. In many cases, you and your family can stay together in the comfort of your home. Depending on your condition, you may have hospice care in a hospice residential facility, hospital, or nursing home.

Who is eligible for Medicare hospice benefits?

Hospice care is covered under Medicare Part A (Hospital Insurance). You are eligible for Medicare hospice benefits when you meet **all** of the following conditions:

- You are eligible for Medicare Part A (Hospital Insurance), and
- Your doctor and the hospice medical director certify that you are terminally ill and probably have less than six months to live, and
- You sign a statement choosing hospice care instead of routine Medicare covered benefits for your terminal illness*, and
- You receive care from a Medicare-approved hospice program.

*Medicare will still pay for covered benefits for any health problems that aren't related to your terminal illness (see page 6 "Can I keep my Medicare health plan?").

How does hospice work?

Your doctor and the hospice will work with you and your family to set up a plan of care that meets your needs. The plan of care includes the hospice services you need that are covered by Medicare. The chart on page 4 lists these hospice services, including grief and loss counseling for your family. For more specific information on a hospice plan of care, call your State Hospice Organization (see pages 10–11).

"My wife received hospice care for three months before she passed away. They sent a registered nurse three times a week to care for her."

—Art,
Husband of a former hospice patient

The care that the hospice gives you is meant to help you make the most of the last months of life by giving you comfort and relief from pain. The focus is on care, not cure.

As a hospice patient, there is a team of people that will help take care of you. They are…

- your family
- a doctor
- a nurse
- counselors, including psychologists and clergy
- a social worker
- home health aides
- trained volunteers

How does hospice work? *(continued)*

Volunteers are trained to help with everyday tasks, such as shopping, transportation, household chores, and they may provide companionship. Speech-language, physical, and occupational therapists, and other people who are trained to give care are also there for you when you need them.

☎ Call a national hospice association (see page 9) or your State Hospice Organization (see pages 10–11) to find a hospice program in your area.

A family member or other person who cares for you might be with you every day, and members of the hospice team will make regular visits. A nurse and a doctor are on-call 24 hours a day, seven days a week to give you and your family support and care when you need it. If you should need care in a hospital for your illness, the hospice team will help arrange your stay.

Even though a doctor is a part of the hospice team, you can choose to use your regular doctor, who might not be a part of the hospice, to get care. The hospice will work closely with your regular doctor to give you the care that you need.

What does Medicare cover?

Medicare covers these hospice services and pays nearly all of their costs:

- ☑ **Doctor services**
- ☑ **Nursing care**
- ☑ **Medical equipment (like wheelchairs or walkers)**
- ☑ **Medical supplies (like bandages and catheters)**
- ☑ **Drugs for symptom control and pain relief**
- ☑ **Short-term care in the hospital, including respite care (see below)**
- ☑ **Home health aide and homemaker services**
- ☑ **Physical and occupational therapy**
- ☑ **Speech therapy**
- ☑ **Social worker services**
- ☑ **Dietary counseling**
- ☑ **Grief and loss counseling to help you and your family**

You will only have to pay part of the cost for outpatient drugs and inpatient respite care (see page 6, "What will I have to pay for hospice care?").

What is respite care?

Respite care is care given to a hospice patient by another caregiver so that the usual caregiver can rest. As a hospice patient, you may have one person who takes care of you every day, like a family member. Sometimes your caregiver needs someone to take care of you for a short time while they do other things that need to be done. During a period of respite care, you will be cared for in a Medicare-approved facility, such as a hospice residential facility, hospital, or nursing home (see page 6).

What isn't covered?

The care that you get for your terminal illness must be from a hospice. When you choose hospice care, Medicare won't pay for any of the following:

- ☑ **Treatment intended to cure your terminal illness.**
  As a hospice patient, you can get comfort care to help you cope with your illness, not cure it. Comfort care includes drugs for symptom control and pain relief, physical care, counseling, and other hospice services (see page 4). Hospice uses medicine, equipment, and supplies to make you as comfortable and pain-free as possible. Under the hospice benefit, Medicare won't pay for treatment to cure your illness. You should talk with your doctor if you are thinking about potential treatment to cure your illness. As a hospice patient, you always have the right to stop getting hospice care and receive the Medicare coverage you had before electing hospice (see page 7).

- ☑ **Care from another hospice that wasn't set up by your hospice.**
  You must get hospice care from the hospice program you chose. You can't get hospice care from another hospice program, unless you officially change your hospice program (see page 8).

- ☑ **Care from another provider that is the same care that you must get from your hospice.**
  All care that you get for your terminal illness must be given by your hospice team. You can't get the same type of care from a different provider unless you change your hospice provider (see page 8).

- ☑ **Room and board.**
  Room and board aren't covered by Medicare if you get hospice care in your home, or if you live in a nursing home or a hospice residential facility. In certain cases, depending on the level of services provided, the costs for room and board are included in Medicare's payment (for example, when a hospice patient is admitted to a hospital or skilled nursing facility for the inpatient or respite level of care).

What will I have to pay for hospice care?

Medicare pays the hospice for your hospice care. You will have to pay:

- **No more than $5 for each prescription drug and other similar products:** The hospice can charge up to $5 for each prescription for outpatient drugs or other similar products for pain relief and symptom control.
- **5% of the Medicare payment amount for inpatient respite care:** For example, if Medicare pays $100 per day for inpatient respite care, you will pay $5 per day. You can stay in a Medicare-approved hospital or nursing home up to five days each time you get respite care. There is no limit to the number of times you can get respite care. **The amount you pay for respite care can change each year.**

Can I keep my Medicare health plan?

Yes. You should use your Medicare health plan (like the Original Medicare Plan or a Medicare+Choice Plan) to get care for any health problems that aren't related to your terminal illness. You may be able to get this care from your own doctor, who isn't a part of the hospice, or from the hospice doctor. When you use your Medicare health plan, you must pay the deductible and coinsurance amounts (if you have the Original Medicare Plan), or the copayment (if you have a Medicare+Choice Plan). For more information about Medicare health plans, including deductibles, coinsurance, and copayments, look in your *Medicare & You* handbook (CMS Pub. No. 10050). If you don't have the *Medicare & You* handbook, you can get a free copy by calling 1-800-MEDICARE (1-800-633-4227).

Important information about Medigap (Medicare Supplement Insurance) policies: If you are in the Original Medicare Plan, you might have a Medigap (Medicare Supplement Insurance) policy. Your Medigap policy still helps to cover the costs for the care of health problems that aren't related to your terminal illness. Call your insurance company for more information. You can also call 1-800-MEDICARE (1-800-633-4227), and ask for a free copy of the *Guide to Health Insurance for People with Medicare: Choosing a Medigap Policy* (CMS Pub. No. 02110). This guide will give you more information on using Medigap policies. TTY users should call 1-877-486-2048.

How long can I get hospice care?

You can get hospice care as long as your doctor certifies that you are terminally ill and probably have less than six months to live. Even if you live longer than six months, you can get hospice care as long as your doctor recertifies that you are terminally ill.

Periods of care are important. They are a time when your doctor recertifies that you still need and remain eligible for hospice care.

Hospice care is given in periods of care. As a hospice patient, you can get hospice care for two 90-day periods followed by an unlimited number of 60-day periods. **At the start of each period of care, your doctor must certify that you are terminally ill for you to continue getting hospice care.** A period of care starts the day you begin to get hospice care. It ends when your 90-or 60-day period ends. If your doctor recertifies that you are terminally ill, your care continues through another period of care.

As a hospice patient, why would I stop getting hospice care?

Sometimes a terminally ill patient's health improves or their illness goes into remission. If that happens, your doctor may feel that you no longer need hospice care and won't recertify you at that time. Also, as a hospice patient, you always have the right to stop getting hospice care, for any reason. If you stop your hospice care, you will receive the type of Medicare coverage that you had before electing hospice (like the Original Medicare Plan or a Medicare+Choice Plan). If you are eligible, you can go back to hospice care at any time.

Example

Mrs. Jones is a cancer patient who received hospice care for two 90-day periods of care. Mrs. Jones' cancer went into remission. At the start of her 60-day period of care, Mrs. Jones and her doctor decided that, due to her remission, she wouldn't need to return to hospice care at that time. Mrs. Jones' doctor told her that if she becomes eligible for hospice in the future, she may be recertified and can return to hospice care.

How can I find a hospice program?

To find a hospice program, call your State Hospice Organization (see phone numbers on pages 10–11). The hospice you choose must be Medicare-approved to get Medicare payment. To find out if a hospice program is Medicare-approved, ask your doctor, the hospice program, your State Hospice Organization, or your State Health Department.

Can I change the hospice provider I get care from?

As a hospice patient, you have the right to change hospice providers only once during each period of care.

Where can I get more information?

To get more information:

1. Call national hospice associations or visit their websites.
   - National Hospice and Palliative Care Organization (NHPCO)
     1700 Diagonal Road, Suite 625
     Alexandria, VA 22314
     1-800-658-8898
     www.nhpco.org
   - Hospice Association of America
     228 7th Street, SE
     Washington, DC 20003
     1-202-546-4759
     www.hospice-america.org

To get help with your Medicare questions ▶

2. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
3. Look at www.medicare.gov on the web.
4. Call your State Hospice Organization to find a hospice program in your area (see phone numbers on pages 10–11).

At the time of printing, these phone numbers were correct. Phone numbers sometimes change. To get the most updated phone numbers, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Or, look at *www.medicare.gov* on the web. Select "Important Contacts."

State Hospice Organizations

Alabama	Hospice Organization of Alabama	800-355-1973
Alaska	Hospice of Mat-Su	907-352-4800
	Hospice and Home Care of Juneau	907-463-3113
Arizona	Hospice and Palliative Care Organization of Arizona	480-967-9424
Arkansas	Hospice Association of Arkansas	877-257-3400
California	Hospice and Palliative Care Association of California and Nevada	888-252-1010
Colorado	Hospice Organization of Colorado	719-594-9233
Connecticut	Council of Connecticut Hospice and Palliative Care	888-220-9148
Delaware	Hospice of Delaware	800-838-9800
Florida	Hospice and Palliative Care, Inc. of Florida	800-282-6560
Georgia	Hospice Organization of Georgia	877-924-6073
Hawaii	Hospice Organization of the Hawaiian Islands	800-474-2113
Idaho	Hospice Organization of Idaho	208-381-2789
Illinois	Hospice Organization of Illinois	888-844-7706
Indiana	Hospice and Palliative Care Organization of Indiana	866-254-1910
Iowa	Hospice Organization of Iowa	800-240-1046
Kansas	Hospice Association of Kansas	888-202-5433
Kentucky	Hospice and Palliative Care Association of Kentucky	888-322-7317
Louisiana	Louisiana and Mississippi Hospice Organization	888-546-1500
Maine	Hospice Council of Maine	800-438-5963
Maryland	Hospice Network of Maryland	410-729-4571
Massachusetts	Hospice and Palliative Care Federation of Massachusetts	800-962-2973 *(in-state calls only)*
Michigan	Hospice and Palliative Care Organization of Michigan	800-536-6300
Minnesota	Hospice Minnesota	866-290-4321
Mississippi	Louisiana and Mississippi Hospice Organization	888-546-1500
Missouri	Hospice and Palliative Care Association of Missouri	816-350-7702

State Hospice Organizations *(continued)*

Montana	Association of Montana Health Care Providers	406-442-1911
Nebraska	Hospice and Palliative Care Association of Nebraska	800-967-7288
Nevada	Hospice and Palliative Care Association of California and Nevada	888-252-1010
New Hampshire	Hospice Organization of New Hampshire	877-646-7742
New Jersey	Hospice and Palliative Care Organization of New Jersey	908-233-0060
New Mexico	Texas and New Mexico Hospice Organization	800-580-9270
New York	Hospice and Palliative Care Association of New York State	800-431-8988
North Carolina	Carolinas Center for Hospice & End-of-Life Care	800-662-8859
North Dakota	Hospice Organization of North Dakota	800-237-4629
Ohio	Hospice and Palliative Care Organization of Ohio	800-776-9513
Oklahoma	Hospice Association of Oklahoma	800-456-8201
Oregon	Hospice Association of Oregon	503-228-2104
Pennsylvania	Hospice Network of Pennsylvania	717-230-9993
Puerto Rico	Home Health and Hospice Association of Puerto Rico	787-843-2364
Rhode Island	Home and Hospice Care of Rhode Island	800-338-6555
South Carolina	Carolinas Center for Hospice & End-of-Life Care	800-662-8859
South Dakota	Avera Queen of Peace/Mitchell Community Hospice Center of South Dakota	605-224-3214
Tennessee	Alive Hospice	800-327-1085
Texas	Texas and New Mexico Hospice Organization	800-580-9270
Utah	Hospice Organization of Utah	800-390-2778
Vermont	Hospice and Palliative Care Council of Vermont	802-229-0579
Virginia	Hospice Associations of Virginia	276-686-6448
Washington	Hospice and Palliative Care Organization of Washington	888-459-0438
Washington, DC	Hospice Network of Maryland	410-729-4571
West Virginia	Hospice Care Inc. of West Virginia	800-788-5480
Wisconsin	Hospice Organization and Palliative Experts of Wisconsin	800-210-0220
Wyoming	Hospice Organization of Wyoming	307-633-7016

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- **www.medicare.gov on the web**
- **1-800-MEDICARE (1-800-633-4227)**
- **1-877-486-2048 (TTY)**

To get this handbook on Audiotape (English and Spanish), in Braille, Large Print (English and Spanish), or Spanish, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

¿Necesita usted una copia en español? También está disponible en audiocasete y letra grande. Llame gratis al 1-800-MEDICARE (1-800-633-4227).

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